

CLAIMS

What is claimed is:

- 1 1. An insurance packaging method, comprising:
2 calculating a geographic insurance rating;
3 calculating, a dollar limit of coverage for each of a plurality of risks
4 in lieu of one or more exclusions; and
5 packaging a single comprehensive insurance policy that includes
6 coverage for each of the plurality of risks up to the risk's corresponding
7 dollar limit of coverage.

- 1 2. The method of Claim 1, wherein calculating a dollar limit of
2 coverage includes calculating, a dollar limit of coverage for each of a
3 plurality of risks in lieu of one or more exclusions, the calculations being
4 based at least in part on the geographic insurance rating.

- 1 3. The method of Claim 1, wherein calculating a geographic
2 insurance rating includes:
3 identifying a location;
4 identifying a geographic risk zone;
5 comparing the location to the geographic risk zone to determine if
6 the location is at least partially within the risk zone; and
7 calculating an insurance rating according to the comparison.

- 1 4. The method of Claim 1, wherein packaging includes
2 packaging a single comprehensive insurance policy that includes:
3 coverage for each of the plurality of risks up to the risk's
4 corresponding dollar limit of coverage; and
5 coverage for a legal defense for each risk up to the dollar limit of
6 coverage for that risk.

1 5. An insurance rating and packaging method, comprising:
2 identifying a location;
3 identifying a geographic risk zone;
4 comparing the location to the geographic risk zone to determine if
5 the location is at least partially within the risk zone; and
6 calculating an insurance rating according to the comparison;
7 calculating, a dollar limit of coverage for each of a plurality of risks
8 in lieu of one or more exclusions; and
9 packaging a single comprehensive insurance policy that includes
10 coverage for each of the plurality of risks up to the risk's corresponding
11 dollar limit of coverage.

1 6. The method of Claim 5, wherein calculating a dollar limit of
2 coverage includes calculating a dollar limit of coverage for each of a
3 plurality of risks in lieu of one or more exclusions, the calculations being
4 based at least in part on the insurance rating;

1 7. The method of Claim 5, wherein packaging includes
2 packaging a single comprehensive insurance policy that includes:
3 coverage for each of the plurality of risks up to the risk's
4 corresponding dollar limit of coverage; and
5 coverage for a legal defense for each risk up to the dollar limit of
6 coverage for that risk.

7 8. An insurance rating method, comprising:
8 identifying a location;
9 identifying a geographic risk zone;
10 comparing the location to the geographic risk zone to determine if
11 the location is at least partially within the risk zone; and
12 calculating an insurance rating according to the comparison.

1 9. The method of Claim 8, wherein:
2 identifying a location comprises identifying a location boundary;
3 and
4 identifying a geographic risk zone comprises identifying a
5 geographic risk zone boundary.

1 10. The method of Claim 9, wherein:
2 identifying the location boundary comprises identifying a plurality
3 of location boundary coordinates that at least partially define the location
4 boundary; and
5 identifying a geographic risk zone boundary comprises identifying a
6 plurality of risk zone boundary coordinates that at least partially define the
7 geographic risk zone boundary.

1 11. The method of Claim 9, wherein comparing comprises
2 comparing the location boundary to the geographic risk zone boundary to
3 determine if at least a portion of a geographic area bounded by the
4 location boundary is also bounded by the geographic risk zone boundary.

1 12. The method of Claim 9, wherein comparing comprises
2 comparing the location boundary to the geographic risk zone boundary to
3 determine if the location boundary intersects or is contained within the
4 geographic risk zone boundary.

1 13. The method of Claim 8, wherein:
2 identifying a location comprises identifying a geographic point;
3 identifying a geographic risk zone comprises identifying a
4 geographic risk zone boundary; and
5 comparing comprises comparing the geographic point with the
6 geographic risk zone boundary to determine if the geographic point is
7 contained within the geographic risk zone boundary.

1 14. The method of Claim 8, further comprising, if the location is
2 determined to be at least partially within the risk zone, obtaining a score
3 corresponding to that risk zone and wherein calculating comprises
4 calculating an insurance rating using the score.

1 15. The method of Claim 8, wherein:
2 identifying a geographic risk zone comprises identifying a plurality
3 of geographic risk zones;
4 comparing comprises, for each geographic risk zone, comparing the
5 location to that geographic risk zone to determine if the location is at
6 least partially within the risk zone; and
7 calculating comprises calculating an insurance rating according to
8 the comparisons.

1 16. An insurance rating method, comprising:
2 identifying a location;
3 identifying a plurality of risk zone boundary coordinates that define
4 a plurality of geographic risk zone boundaries;
5 for each geographic risk zone boundary, comparing the location to
6 the geographic risk zone boundary to determine if the location is at least
7 partially within the risk zone boundary; and
8 calculating an insurance rating according to the comparisons.

1 17. The method of Claim 16, wherein identifying a location
2 comprises identifying a plurality of location boundary coordinates that
3 define a location boundary and wherein comparing comprises, for each
4 risk zone boundary, comparing the location boundary to that geographic
5 risk zone boundary to determine if the location boundary intersects or is
6 contained within the risk zone boundary.

1 18. The method of Claim 16, wherein identifying a location
2 comprises identifying a plurality of location boundary coordinates that

1 define a location boundary and wherein comparing comprises, for each
2 risk zone boundary, comparing the location boundary to that geographic
3 risk zone boundary to determine if at least a portion of a geographic area
4 bounded by the location boundary is also bounded by the geographic risk
5 zone boundary.

1 19. The method of Claim 16, wherein:
2 identifying a location comprises identifying a geographic point; and
3 comparing comprises, for each risk zone boundary, comparing the
4 geographic point with that geographic risk zone boundary to determine if
5 the geographic point is contained within the geographic risk zone
6 boundary.

1 20. A computer readable medium having instructions for:
2 identifying a location;
3 identifying a geographic risk zone;
4 comparing the location to the geographic risk zone to determine if
5 the location is at least partially within the risk zone; and
6 calculating an insurance rating according to the comparison.

1 21. The medium of Claim 20, wherein the instructions for:
2 identifying a location include instructions for identifying a location
3 boundary; and
4 identifying a geographic risk zone include instructions for
5 identifying a geographic risk zone boundary.

1 22. The medium of Claim 21, wherein the instructions for:
2 identifying the location boundary include instructions for identifying
3 a plurality of location boundary coordinates that at least partially define
4 the location boundary; and
5 identifying a geographic risk zone boundary include instructions for
6 identifying a plurality of risk zone boundary coordinates that at least
7 partially define the geographic risk zone boundary.

1 23. The medium of Claim 21, wherein the instructions for
2 comparing include instructions for comparing the location boundary to the
3 geographic risk zone boundary to determine if at least a portion of a
4 geographic area bounded by the location boundary is also bounded by the
5 geographic risk zone boundary.

1 24. The medium of Claim 21, wherein the instructions for
2 comparing include instructions for comparing the location boundary to the
3 geographic risk zone boundary to determine if the location boundary
4 intersects or is contained within the geographic risk zone boundary.

1 25. The medium of Claim 20, wherein the instructions for:
2 identifying a location include instructions for identifying a
3 geographic point;
4 identifying a geographic risk zone include instructions for
5 identifying a geographic risk zone boundary; and
6 comparing include instructions for comparing the geographic point
7 with the geographic risk zone boundary to determine if the geographic
8 point is contained within the geographic risk zone boundary.

1 26. The medium of Claim 20, further comprising, if the location
2 is determined to be at least partially within the risk zone, obtaining a
3 score corresponding to that risk zone and wherein the instructions for
4 calculating include instructions for calculating an insurance rating using
5 the score.

1 27. The medium of Claim 20, wherein the instructions for:
2 identifying a geographic risk zone include instructions for
3 identifying a plurality of geographic risk zones;

1 comparing include instructions for, for each geographic risk zone,
2 comparing the location to that geographic risk zone to determine if the
3 location is at least partially within the risk zone; and
4 calculating include instructions for calculating an insurance rating
5 according to the comparisons.

1 28. A computer readable medium having instructions for:
2 identifying a location;
3 identifying a plurality of risk zone boundary coordinates that define
4 a plurality of geographic risk zone boundaries;
5 for each geographic risk zone boundary, comparing the location to
6 the geographic risk zone boundary to determine if the location is at least
7 partially within the risk zone boundary; and
8 calculating an insurance rating according to the comparisons.

1 29. The medium of Claim 28, wherein the instructions for
2 identifying a location include instructions for identifying a plurality of
3 location boundary coordinates that define a location boundary and
4 wherein the instructions for comparing include instructions for, for each
5 risk zone boundary, comparing the location boundary to that geographic
6 risk zone boundary to determine if the location boundary intersects or is
7 contained within the risk zone boundary.

1 30. The medium of Claim 28, wherein the instructions for
2 identifying a location include instructions for identifying a plurality of
3 location boundary coordinates that define a location boundary and
4 wherein the instructions for comparing include instructions for, for each
5 risk zone boundary, comparing the location boundary to that geographic
6 risk zone boundary to determine if at least a portion of a geographic area
7 bounded by the location boundary is also bounded by the geographic risk
8 zone boundary.

1 31. The medium of Claim 28, wherein the instructions for:
2 identifying a location include instructions for identifying a
3 geographic point; and
4 comparing include instructions for, for each risk zone boundary,
5 comparing the geographic point with that geographic risk zone boundary
6 to determine if the geographic point is contained within the geographic
7 risk zone boundary.

1 32. An insurance rating system, comprising:
2 a mapping module operable to compare an identified location to a
3 geographic risk zone to determine if the identified location falls within the
4 geographic risk zone; and
5 a risk rating module operable, if the location is determined to fall
6 within the geographic risk zone, to obtain and use a score associated with
7 the risk zone to calculate an insurance rating related to the identified
8 location.

1 33. The system of Claim 32, further comprising an interface
2 module operable to provide an interface having user accessible controls
3 for use in identifying the location.

1 34. The system of claim 32, further comprising a risk zone
2 database containing data identifying the geographic risk zone and the
3 score associated with the risk zone.

1 35. The system of Claim 32, wherein the mapping module is
2 operable to compare by comparing a boundary of the identified location to
3 a boundary of the geographic risk zone to determine if at least a portion
4 of a geographic area bounded by the location boundary is also bounded
5 by the geographic risk zone boundary.

1 36. The system of Claim 32, wherein the mapping module is
2 operable to compare by comparing a boundary of the identified location to
3 a boundary of the geographic risk zone to determine if the location
4 boundary intersects or is contained within the geographic risk zone
5 boundary.

1 37. The system of Claim 32, wherein the mapping module is
2 operable to compare by comparing a geographic point that defines the
3 identified location to a boundary of the geographic risk zone to determine
4 if the geographic point is contained within the geographic risk zone
5 boundary.

1 38. The system of Claim 32, wherein:
2 the mapping module is operable to compare the identified location
3 to each of a plurality of geographic risk zones to determine if the
4 identified location falls within any of the geographic risk zones;
5 a risk rating module operable, for each geographic risk zone that
6 the identified location falls within, to obtain and use a score associated
7 with that risk zone to calculate an insurance rating related to the
8 identified location.

1 39. An insurance rating system, comprising:
2 an interface module operable to provide an interface having user
3 accessible controls for use in identifying a location;
4 a mapping module operable to compare an identified location to
5 each of a plurality of geographic risk zones to determine if the identified
6 location falls within any of the geographic risk zones;
7 a risk rating module operable, for each geographic risk zone that
8 the identified location falls within, to obtain and use a score associated
9 with that risk zone to calculate an insurance rating related to the
10 identified location.

1 40. An insurance rating system, comprising:
2 a means for comparing an identified location to a geographic risk
3 zone to determine if the identified location falls within the geographic risk
4 zone; and
5 a means for obtaining and using a score associated with the risk
6 zone to calculate an insurance rating related to the identified location if
7 the location is determined to fall within the geographic risk zone.